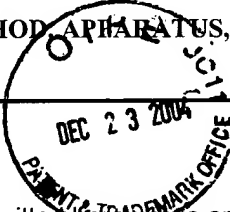
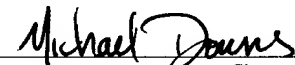



AMENDMENT TRANSMITTAL LETTER (Small Entity)				Docket No. 96-108-C2	
Applicant(s): JAY S. WALKER et al.					
Application No. 09/654933	Filing Date September 1, 2000	Examiner COLBERT, ELLA	Customer No. 22927	Group Art Unit 3624	Confirmation No. 7050
Invention: METHOD, APPARATUS, AND PROGRAM FOR CUSTOMIZING CREDIT ACCOUNTS					
 COMMISSIONER FOR PATENTS:					
Transmitted herewith is an amendment in the above-identified application.					
<input checked="" type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27					
The fee has been calculated and is transmitted as shown below.					
CLAIMS AS AMENDED					
	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST # PREV. PAID FOR	NUMBER EXTRA CLAIMS PRESENT	RATE	ADDITIONAL FEE
TOTAL CLAIMS	23 -	26 =	0 x	\$9.00	\$0.00
INDEP. CLAIMS	6 -	6 =	0 x	\$44.00	\$0.00
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					\$0.00
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT					\$0.00
<input checked="" type="checkbox"/> No additional fee is required for amendment. <input type="checkbox"/> Please charge Deposit Account No. _____ in the amount of _____ <input type="checkbox"/> A check in the amount of _____ to cover the filing fee is enclosed. <input checked="" type="checkbox"/> The Director is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 50-0271 <input checked="" type="checkbox"/> Any additional filing fees required under 37 C.F.R. 1.16. <input checked="" type="checkbox"/> Any patent application processing fees under 37 CFR 1.17. <input type="checkbox"/> Payment by credit card. Form PTO-2038 is attached. WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.					
 _____ Signature			Dated: December 20, 2004		
Michael D. Downs Attorney for Applicants PTO Registration No. 50,252 Walker Digital, LLC 203.461.7292/phone 203.461.7300/fax Mdowns@walkerdigital.com			<div style="border: 1px solid black; padding: 5px;"> I certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on December 20, 2004 (Date)  _____ Signature of Person Mailing Correspondence Veronika S. Leliever _____ Typed or Printed Name of Person Mailing Correspondence </div>		
CC:					


PATENT



Application No.: 09/654,933
Attorney Docket No.: 96-108-C2

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CUSTOMER NO. 22927

Applicants: Walker et al. 
Application No.: 09/654,933
Filed: September 1, 2000
Title: METHOD, APPARATUS AND PROGRAM FOR
CUSTOMIZING CREDIT ACCOUNTS
Attorney Docket No.: 96-108-C2
Group Art Unit: 3624
Examiner: COLBERT, Ella
(703) 308-7064 /voice
(703) 872-9306 /fax

AMENDMENT and RESPONSE

to the Office Action mailed September 20, 2004 (Paper No. 091304)

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Non-Final Office Action mailed September 20, 2004 (Paper No. 091304), please consider the following remarks.

This document is filed by Applicants' representative on behalf of the present Applicants for patent. Accordingly, references in this document to "we," "us," "our," and the like will be understood as indicating the present Applicants.